

Information to identify the case:

Debtor 1	<u>Arnold Joseph Gursaly</u>	Social Security number or ITIN	xxx-xx-5420
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kerry Ann Corwin-Gursaly</u>	Social Security number or ITIN	xxx-xx-6791
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-33166-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Arnold Joseph Gursaly

Kerry Ann Corwin-Gursaly

1/6/20

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Arnold Joseph Gursaly
Kerry Ann Corwin-Gursaly
DebtorsCase No. 14-33166-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 65

Date Rcvd: Jan 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2020.

db/jdb +Arnold Joseph Gursaly, Kerry Ann Corwin-Gursaly, 235 North Central Avenue,
Ramsey, NJ 07446-1415

515171076 +Abn Amro Mortgage Grou, Po Box 9438, Gaithersburg, MD 20898-9438

515171079 +Amexdsnb, 9111 Duke Blvd, Mason, OH 45040-8999

515308731 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284

515171080 +Bby/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032

515171089 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000

515193443 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053

515171093 +Early Warning Services, 8777 E. Harford Drive, Suite 110, Scottsdale, AZ 85255-5691

515171094 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241

515171095 +Equifax, P.O. Box 740256, Atlanta, GA 30374-0256

515171096 +Experian, P.O. Box 2002, Allen, TX 75013-2002

515171097 Experian, P.O. Box 9556, Allen, TX 75013

515171098 +Experian, Business Information Services, 475 Anton Boulevard, Costa Mesa, CA 92626-7037

515171104 +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905

515171105 +Pnc Bank, 103 Bellevue Pkwy, Wilmington, DE 19809-3701

517960852 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386

517960853 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

515171106 +Sunoco/Cbn, Po Box 6497, Sioux Falls, SD 57117-6497

515171116 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022

515398905 +U.S. Bank National Association, as Indenture Trust, c/o Zucker Goldberg & Ackerman,
200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

515171117 +Waterworks Plumbing Heat and Air, 20 Booker Street, Westwood, NJ 07675-2618

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 06 2020 23:24:08 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 06 2020 23:24:04 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

515171077 EDI: GMACFS.COM Jan 07 2020 03:43:00 Ally Auto, PO Box 380902,
Minneapolis, MN 55438-0902

515218481 EDI: GMACFS.COM Jan 07 2020 03:43:00 Ally Capital serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004

515343778 EDI: BECKLEE.COM Jan 07 2020 03:43:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

515171078 +EDI: AMEREXPR.COM Jan 07 2020 03:43:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871

515171081 EDI: BANKAMER.COM Jan 07 2020 03:43:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998

515171082 EDI: CAPITALONE.COM Jan 07 2020 03:43:00 Cap One, Po Box 85520, Richmond, VA 23285

515171083 +EDI: CAPITALONE.COM Jan 07 2020 03:43:00 Cap One Na, Po Box 26625,
Richmond, VA 23261-6625

515312179 EDI: BL-BECKET.COM Jan 07 2020 03:43:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701

515171084 +EDI: CAPITALONE.COM Jan 07 2020 03:43:00 Capital One, N.A., Po Box 30273,
Salt Lake City, UT 84130-0273

515171085 +EDI: CHASE.COM Jan 07 2020 03:43:00 Chase, Po Box 15298, Wilmington, DE 19850-5298

515171086 +EDI: CHASE.COM Jan 07 2020 03:43:00 Chase-Pier, Po Box 15298, Wilmington, DE 19850-5298

515171087 +E-mail/Text: bankruptcy.notifications@fisglobal.com Jan 06 2020 23:24:25 ChexSystems,
Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1703

515171088 +EDI: CITICORP.COM Jan 07 2020 03:43:00 Citi, Po Box 6497, Sioux Falls, SD 57117-6497

515376726 +EDI: CITICORP.COM Jan 07 2020 03:43:00 Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493

515171090 +EDI: WFNNB.COM Jan 07 2020 03:43:00 Comenity Bank/Express, 4590 E Broad St,
Columbus, OH 43213-1301

515171091 +EDI: WFNNB.COM Jan 07 2020 03:43:00 Comenity Bank/Nwyrk&Co, 220 W Schrock Rd,
Westerville, OH 43081-2873

515171092 +EDI: WFNNB.COM Jan 07 2020 03:43:00 Comenity Bank/Vctrssec, 220 W Schrock Rd,
Westerville, OH 43081-2873

515193444 +EDI: TSYS2.COM Jan 07 2020 03:43:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

515171099 +EDI: CITICORP.COM Jan 07 2020 03:43:00 Exxmbcliti, Po Box 6497,
Sioux Falls, SD 57117-6497

515171100 +EDI: FSAE.COM Jan 07 2020 03:43:00 First Source Advantage, LLC, 205 Bryant Woods South,
Buffalo, NY 14228-3609

515171101 +E-mail/Text: bncnotices@becket-lee.com Jan 06 2020 23:23:25 Kohls/Capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

515171102 +EDI: MAYSTORES.COM Jan 07 2020 03:43:00 Lord Tayl, 424 5th Avenue,
New York, NY 10018-2703

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515171103 +EDI: TSYS2.COM Jan 07 2020 03:43:00 Mcysdnb, 9111 Duke Blvd, Mason, OH 45040-8999
515398252 EDI: PRA.COM Jan 07 2020 03:43:00 Portfolio Recovery Associates, LLC, c/o Capital One,
POB 41067, Norfolk VA 23541
515399476 EDI: PRA.COM Jan 07 2020 03:43:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
POB 41067, Norfolk VA 23541
516643287 +EDI: Q3G.COM Jan 07 2020 03:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
MOMA Funding LLC 98083-0788
516643286 EDI: Q3G.COM Jan 07 2020 03:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
515171107 +EDI: RMSC.COM Jan 07 2020 03:43:00 Synch/Ashley Homestore, 950 Forrer Blvd,
Kettering, OH 45420-1469
515171108 +EDI: RMSC.COM Jan 07 2020 03:43:00 Synch/Customer Care Ca, Po Box 981439,
El Paso, TX 79998-1439
515171109 +EDI: RMSC.COM Jan 07 2020 03:43:00 Synch/Gap, Po Box 965005, Orlando, FL 32896-5005
515171110 +EDI: RMSC.COM Jan 07 2020 03:43:00 Synch/Lord & Tay, Po Box 965015,
Orlando, FL 32896-5015
515171111 +EDI: RMSC.COM Jan 07 2020 03:43:00 Synch/Old Navy, Po Box 965005,
Orlando, FL 32896-5005
515171112 +EDI: RMSC.COM Jan 07 2020 03:43:00 Synch/Synch Nations, Po Box 981439,
El Paso, TX 79998-1439
515171114 EDI: TDBANKNORTH.COM Jan 07 2020 03:43:00 TD Bank, P.O. Box 1377, Lewiston, ME 04243
515212791 EDI: TDBANKNORTH.COM Jan 07 2020 03:43:00 TD Bank N.A., Attn: Bankruptcy Dept.,
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
515171113 +EDI: WTRNBANK.COM Jan 07 2020 03:43:00 Target Nb, Po Box 673,
Minneapolis, MN 55440-0673
515171115 +EDI: CITICORP.COM Jan 07 2020 03:43:00 Thd/Cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
515171120 EDI: WFFC.COM Jan 07 2020 03:43:00 Wells Fargo Home Mortgage, 8480 Stagecoach Circle,
Frederick, MD 21701
515171118 +EDI: WFFC.COM Jan 07 2020 03:43:00 Wells Fargo Bank, Po Box 14517,
Des Moines, IA 50306-3517
515218527 EDI: WFFC.COM Jan 07 2020 03:43:00 Wells Fargo Bank, N.A., P.O. Box 19657,
Irvine, CA 92623-9657
515396833 +EDI: WFFC.COM Jan 07 2020 03:43:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,
Des Moines, IA 50328-0001
515171119 EDI: WFFC.COM Jan 07 2020 03:43:00 Wells Fargo Dealer Services, P.O. Box 25341,
Santa Ana, CA 92799-5341

TOTAL: 44

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank National Association, as Indenture Trust
515343779* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515343780* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor U.S. Bank National Association, as Indenture Trustee
for Bear Stearns ARM Trust 2006-1, Mortgage Backed Notes, Series 2006-1 nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Bear Stearns ARM Trust 2006-1 Mortgage Backed Notes,
Series 2006-1, U.S. Bank National dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John F. Murano on behalf of Joint Debtor Kerry Ann Corwin-Gursaly john@muranoroth.com,
vicky@muranoroth.com; muranojr90959@notify.bestcase.com
John F. Murano on behalf of Debtor Arnold Joseph Gursaly john@muranoroth.com,
vicky@muranoroth.com; muranojr90959@notify.bestcase.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 5